



# Discover Your Options

## CalPERS Health Open Enrollment 2018

Starts September 10 and ends October 5

## 2019 Health Program Highlights

### Your Options

CalPERS offers seven Health Maintenance Organization (HMO) and three Preferred Provider Organization (PPO) options for Basic (non-Medicare) subscribers, including:

- Anthem Blue Cross
- Blue Shield of California
- Health Net
- Kaiser Permanente
- PERS Select/PERS Choice/PERSCare
- Sharp Health Plan
- UnitedHealthcare
- Western Health Advantage

CalPERS Medicare health plan options include:

- Anthem Medicare Preferred
- Kaiser Permanente Senior Advantage
- PERS Select/PERS Choice/PERSCare PPO Medicare supplement plans
- UnitedHealthcare Medicare Advantage PPO

### Notable Health Premiums

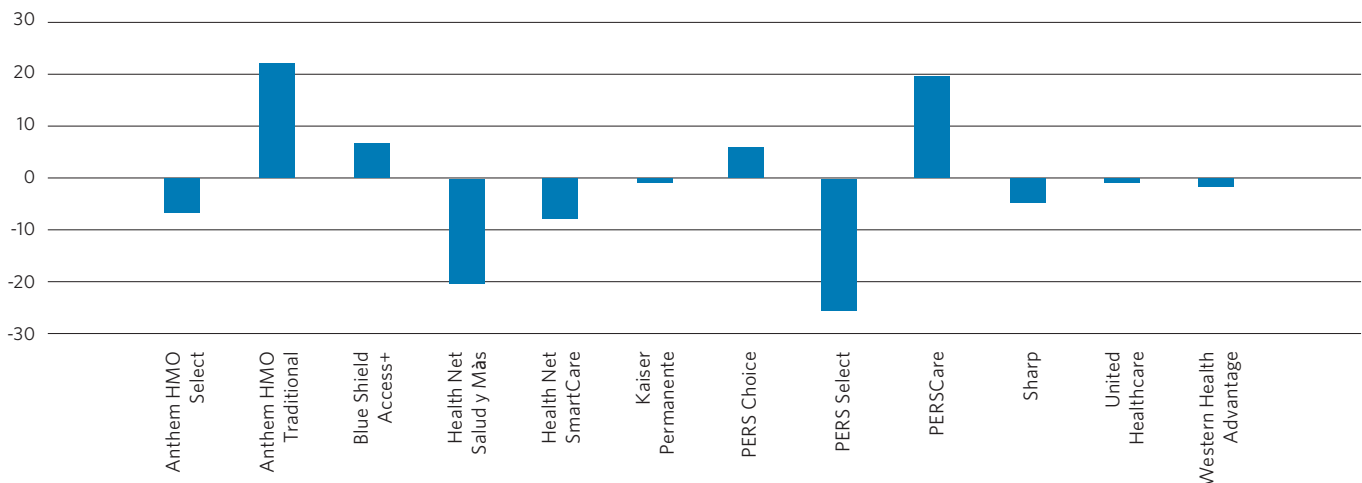
CalPERS health care rate changes for 2019 include an average 1.16 percent overall premium increase, marking the lowest health premium increase CalPERS has negotiated in over two decades.

Members enrolled in CalPERS' Basic (non-Medicare) HMO health plans will see a 0.37 percent average premium increase. Members enrolled in PPO plans will see an overall average increase of 2.83 percent. CalPERS Medicare plan enrollees will see their premiums increase by an average 1.37 percent.

See the chart below for percentage of premium changes on our single-party basic rate plans, for comparison purposes only.

We encourage you to visit the **Health Benefits** section of the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) to see the 2019 premiums for all health plans and their regions.

2019 State Health Plan Premium Changes – Single-Party Basic Rates  
Percentage of Premium Change



## Service Area Changes in 2019

Sometimes health plans discontinue or expand their coverage areas, for example, if they can't continue to offer affordable and sustainable rates. Here are some service area changes that may affect you:

- Blue Shield Access+ will withdraw from the following eight Bay Area counties:
  - Alameda
  - Contra Costa
  - Marin
  - San Francisco
  - San Mateo
  - Santa Clara
  - Solano
  - Sonoma
- Health Net will withdraw from the Sacramento region, which includes the following counties:
  - El Dorado
  - Placer
  - Sacramento
  - Yolo
- UnitedHealthcare will withdraw from the Bay Area and Other Northern regions, but only for public agencies and schools. State and CSU members are not affected.
- Anthem HMO Select will no longer offer UC Davis Health.

**Discover your options.** To compare available health plans based on your eligibility ZIP code, log in to your my|CalPERS account at [my.calpers.ca.gov](http://my.calpers.ca.gov) or on your mobile device at [mobile.my.calpers.ca.gov](http://mobile.my.calpers.ca.gov) and use the Find a Medical Plan tool.

## PPO Benefit Changes in 2019

CalPERS will change and expand benefits for the PERS Select, PERS Choice, and PERSCare plans:

- PERS Choice and PERSCare Basic co-pays for urgent care and specialty visits will increase to \$35. The co-pay to visit your personal physician remains at \$20.
- PERS Select Basic will adopt a value-based insurance design. The approach aims to improve quality and lower costs associated with health care through cost incentives. Co-pays for urgent care and specialty visits will increase to \$35. The co-pay to visit your personal physician will reduce to \$10.

- The PERS Select deductible will increase to \$1,000 for individual or \$2,000 for family. You may earn credits to reduce your deductible by obtaining a biometric screening, a flu shot, a non-smoking certification, a second opinion for elective surgeries, or engaging with a nurse manager for disease management. Each action reduces your deductible by \$100.
- SpineZone, an online back and neck pain program, and Wisdom, a study to optimize breast cancer screening, will be available to PPO members.

## Important Health Enrollment Reminders

- Be aware that a medical group ending its contract with a health plan does not create a qualifying event to change plans outside of Open Enrollment.
- You will receive new health plan ID cards if you change your health plan or enroll for the first time.
- Carefully review your pay warrant to ensure the correct health plan premium deduction was made when you change health plans, enroll for the first time, or add/delete dependents.
- If you change plans during Open Enrollment and you don't see the correct deduction applied by your February warrant, contact your employer's personnel specialist or health benefits officer in human resources (or CalPERS, if you are a retiree).
- If you change health plans, do not continue to use your previous health plan after December 31, 2018.

## Additional Information for State and CSU Members

The Open Enrollment period for State of California and California State University (CSU)-sponsored dental and vision plans is September 10 to October 5, 2018. Dental and vision programs are administered by the California Department of Human Resources (CalHR) for state employees, and by the Office of the Chancellor for CSU employees. For dental and vision contact information, visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov).



## Open Enrollment Goes Mobile

Today, we live on our mobile phones. Now you can make important health decisions there, too. This year, access our new mobile experience for customized Open Enrollment resources. Whether by phone or tablet, [mobile.my.calpers.ca.gov](http://mobile.my.calpers.ca.gov) helps you discover your options.